SERFF Tracking Number: FDLT-126192084 State: Arkansas
Filing Company: Fidelity Security Life Insurance Company State Tracking Number: 42761

Company Tracking Number: R-02949

TOI: H15G Group Health - Hospital/Surgical/Medical Sub-TOI: H15G.001 Any Size Group

Expense

Product Name: Group Supplemental Medical Expense Insurance

Project Name/Number: Outpatient Testing/Diagnotic Procedure Benefit Rider/R-02949

Filing at a Glance

Company: Fidelity Security Life Insurance Company

Product Name: Group Supplemental Medical SERFF Tr Num: FDLT-126192084 State: ArkansasLH

Expense Insurance

TOI: H15G Group Health - SERFF Status: Closed State Tr Num: 42761

Hospital/Surgical/Medical Expense

Sub-TOI: H15G.001 Any Size Group Co Tr Num: R-02949 State Status: Approved-Closed

Filing Type: Form Co Status: Reviewer(s): Rosalind Minor
Authors: Tara Wilson, Kelly Disposition Date: 06/25/2009

Humiston, Teresa Saling, Janice

Garmon, Jennifer Glaser

Date Submitted: 06/24/2009 Disposition Status: Approved-

Closed

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Outpatient Testing/Diagnotic Procedure Benefit Rider Status of Filing in Domicile: Authorized

Project Number: R-02949

Requested Filing Mode: Review & Approval Domicile Status Comments:

Explanation for Combination/Other: Market Type: Group

Submission Type: New Submission

Group Market Size: Small and Large

Croup Market Type: Employer

Overall Rate Impact: Group Market Type: Employer

Filing Status Changed: 06/25/2009 Explanation for Other Group Market Type:

State Status Changed: 06/25/2009

Date Approved in Domicile: 06/22/2009

Deemer Date: Corresponding Filing Tracking Number:

Filing Description:

RE: Fidelity Security Life Insurance Company

NAIC #71870 FEIN #43-0949844

Group Supplemental Medical Expense Insurance

SERFF Tracking Number: FDLT-126192084 State: Arkansas
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Expense

Product Name: Group Supplemental Medical Expense Insurance

Project Name/Number: Outpatient Testing/Diagnotic Procedure Benefit Rider/R-02949

R-02949 Outpatient Testing/Diagnostic Procedure Benefit Rider

We respectfully submit the above referenced form for your review and approval. This form is new and does not replace any form previously filed or approved by your state.

The form will be solicited via agent one-on-one solicitations to either large or small employer groups.

The Rider will provide an indemnity benefit if the person incurs a charge for outpatient diagnostic x-ray and laboratory tests. Benefits will be payable in addition to benefits provided under the policy to which this rider is attached.

This Rider will be used with Group Supplemental Medical Expense Policy M-9081 and C-9081 previously approved by your state on May 19, 2006.

Variable information is indicated by brackets { }. The variables are to be read as though the phrase is in, out, or the choices shown. The variables will not be adjusted to be less favorable than your state allows.

If you have any questions or require additional information, please feel free to telephone me at (800) 648 8624, extension 1267, or E-mail me at jgarmon@fslins.com.

Company and Contact

Filing Contact Information

Janice Garmon, Contract Analyst jgarmon@fslins.com
3130 Broadway (800) 648-8624 [Phone]
Kansas City, MO 64111-2406 (816) 751-6026[FAX]

Filing Company Information

Fidelity Security Life Insurance Company CoCode: 71870 State of Domicile: Missouri 3130 Broadway Group Code: 451 Company Type: Life & Health

Kansas City, MO 64111-2406 Group Name: State ID Number:

(800) 648-8624 ext. [Phone] FEIN Number: 43-0949844

Company Tracking Number: R-02949

TOI: H15G Group Health - Hospital/Surgical/Medical Sub-TOI: H15G.001 Any Size Group

Expense

Product Name: Group Supplemental Medical Expense Insurance

Project Name/Number: Outpatient Testing/Diagnotic Procedure Benefit Rider/R-02949

Filing Fees

Fee Required? Yes Fee Amount: \$50.00

Retaliatory? Yes

Fee Explanation:

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

Fidelity Security Life Insurance Company \$50.00 06/24/2009 28786426

Company Tracking Number: R-02949

TOI: H15G Group Health - Hospital/Surgical/Medical Sub-TOI: H15G.001 Any Size Group

Expense

Product Name: Group Supplemental Medical Expense Insurance

Project Name/Number: Outpatient Testing/Diagnotic Procedure Benefit Rider/R-02949

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Rosalind Minor	06/25/2009	06/25/2009

Company Tracking Number: R-02949

TOI: H15G Group Health - Hospital/Surgical/Medical Sub-TOI: H15G.001 Any Size Group

Expense

Product Name: Group Supplemental Medical Expense Insurance

Project Name/Number: Outpatient Testing/Diagnotic Procedure Benefit Rider/R-02949

Disposition

Disposition Date: 06/25/2009

Implementation Date: Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Company Tracking Number: R-02949

TOI: H15G Group Health - Hospital/Surgical/Medical Sub-TOI: H15G.001 Any Size Group

Expense

Product Name: Group Supplemental Medical Expense Insurance

Project Name/Number: Outpatient Testing/Diagnotic Procedure Benefit Rider/R-02949

Item TypeItem NameItem StatusPublic AccessSupporting DocumentFlesch CertificationApproved-ClosedYesSupporting DocumentApplicationApproved-ClosedYesFormOutpatient Testing/Diagnostic Procedures Approved-ClosedYes

Benefit Rider

Company Tracking Number: R-02949

TOI: H15G Group Health - Hospital/Surgical/Medical Sub-TOI: H15G.001 Any Size Group

Expense

Product Name: Group Supplemental Medical Expense Insurance

Project Name/Number: Outpatient Testing/Diagnotic Procedure Benefit Rider/R-02949

Form Schedule

Lead Form Number: R-02949

Review	Form	Form Type	e Form Name	Action	Action Specific	Readability	Attachment
Status	Number				Data		
Approved-	R-02949	Certificate	Outpatient	Initial		50	R-02949.pdf
Closed Amendmen Testing/Diagnos		n Testing/Diagnostic					
		t, Insert	Procedures Benefit				
		Page,	Rider				
		Endorsem	е				
		nt or Rider					



FIDELITY SECURITY LIFE INSURANCE COMPANY

3130 Broadway
Kansas City, Missouri 64111-2406
Phone 800-648-8624
A STOCK COMPANY
(Herein Called "the Company")

OUTPATIENT TESTING/DIAGNOSTIC PROCEDURES BENEFIT RIDER

By attachment of this Rider, the {Policy}{/}{Certificate} is amended {if the Benefit is shown as available in the Schedule of Benefits} by adding the following:

{Schedule of Benefits

Benefit Outpatient Testing/Diagnostic Procedures

{After the Benefit Year Deductible has been met}

Benefit Amount

{{\$30 - \$100, \$125, \$150} per testing day.
Benefit Year Maximum: {\$100 - \$500} per Insured
 Person}
{{\$75 - \$150} per testing day.
Benefit Year Maximum: 3 testing days per Insured
 Person}}

Secretary

The Company will pay the Outpatient Testing/Diagnostic Procedures Benefit shown in the Schedule of Benefits {above} {in the Certificate}{, subject to the Benefit Year Deductible} if the Insured Person incurs a Covered Charge as the result of diagnostic x-rays, laboratory tests and procedures ordered by a Physician and performed on an Insured Person due to {Sickness} {or} {Injury}.

Benefits are only payable if the Covered Charges are incurred while the Insured Person is not an Inpatient. This Benefit is in addition to any Benefit provided under the Policy.

This Rider takes effect on the {later of the} effective date {of the {Policy}{/}{Certificate} to which it is attached} {or {Month Day, Year}} {shown in the Certificate Schedule of Benefits}. This Rider terminates concurrently with the {Policy}{/}{Certificate} to which it is attached. It is subject to all the definitions, limitations, exclusions and conditions of the {Policy}{/}{Certificate} except as stated.

FIDELITY SECURITY LIFE INSURANCE COMPANY

R-02949 {###}

Company Tracking Number: R-02949

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Expense

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Rate Information

Rate data does NOT apply to filing.

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Expense

Product Name: Group Supplemental Medical Expense Insurance

Project Name/Number: Outpatient Testing/Diagnotic Procedure Benefit Rider/R-02949

Supporting Document Schedules

Review Status:

Satisfied -Name: Flesch Certification Approved-Closed 06/25/2009

Comments: See Attached. Attachment:

Readability Certification.pdf

Review Status:

Satisfied -Name: Application Approved-Closed 06/25/2009

Comments:

The applications that will be used with this form are A-01056 and A-01057 approved in your state on May 19, 2006.

FIDELITY SECURITY LIFE INSURANCE COMPANY

Kansas City, Missouri

I, AN OFFICER OF Fidelity Security Life, certify that the Flesch reading ease score for policy form(s) ____ * ___ meets the minimum requirements of the NAIC Policy Language Model Simplification Act.

In accordance with the NAIC Model Act, certain language has been excepted. Such language includes the following: (a) name and address of Fidelity Security Life Insurance Company; name, number and title of the policy; index page; captions and subcaptions; specifications pages, schedules and tables; (b) all words defined in the policy; and (c) medical terminology, if applicable.							
*	R-02949	50					
			Martin & Madden				
			Martha E. Madden Vice President and General Counsel				
			June 22, 2009				
			Date				